

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

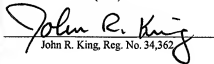
Applicant : Tidwell, et al.
App. No : 10/731,401
Filed : December 9, 2003
For : SYSTEMS AND METHODS FOR
ASSESSING THE RISK OF A
FINANCIAL TRANSACTION USING
BIOMETRIC INFORMATION
Examiner : Lisa M. Caputo
Art Unit : 2876
Conf # : 4514

CERTIFICATE OF EFS WEB
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February 11, 2008

(Date)


John R. King, Reg. No. 34,362EXAMINER COMMUNICATION RE DOUBLE PATENTING REJECTION**Mail Stop AF**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Further to the Request for Continued Examination submitted on January 25, 2008, Applicant submits the following remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.